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MRZ 8980  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of David C. Carrithers et al.

Serial No. 09/399,597

Filed September 20, 1999

Confirmation No. 2447

For DEBIT CARD SYSTEM AND METHOD FOR IMPLEMENTING INCENTIVE  
AWARD PROGRAM

47

April 12, 2002

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In accordance with 37 C.F.R. 1.97 and 1.98 and MPEP 609, and  
in compliance with the duty of disclosure set forth in 37 C.F.R.  
1.56, applicants submit copies of the references listed on the  
\* attached PTO/SB/08A for consideration by the Patent and Trademark  
Office in the above-entitled application and to be made of record  
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I certify that each item contained in this statement was  
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Respectfully submitted,

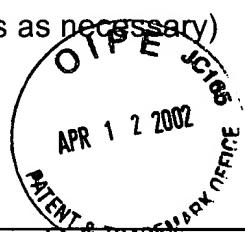
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INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(use as many sheets as necessary)



Sheet	1	of	1	Attorney Docket No.	MRZ 8980
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U.S. PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY		
		Number	Kind Code <sup>2</sup> (if known)				
	P30	5,223,699	B1	Flynn et al.	06-29-1993		
	P31	5,255,182	B1	Adams	10-19-1993		
	P32	5,256,863	B1	Ferguson et al.	10-26-1993		
	P33	5,321,243	B1	Groves et al.	06-14-1994		
	P34	5,336,870	B1	Hughes et al.	08-09-1994		
FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T <sup>6</sup>
		Office	Number <sup>4</sup>	Kind Code <sup>2</sup> (if known)			
	F14	PCT	WO89/11130	A1	Humble	11-16-1989	
	F15	GB	2,274,349	A	HTEC Limited	07-20-1994	
OTHER ART - NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.					T <sup>6</sup>
	D21	European Search Report, Application No. 96909769.0, March 28, 2002					

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